



Proceedings of the

## *Southern Plains*

# 2008 Regional Housing Summit

*Sharing our Successes: Tribes Building New Relationships to Solve Housing Needs*

April 2 - 3, 2008

Tulsa, Oklahoma

Sponsored by:

Office of Native American Programs

Office of Public and Indian Housing

U.S. Department of Housing and Urban Development

## ACKNOWLEDGEMENTS

The success of the 2008 Southern Plains Regional Indian Housing Summit would not have been possible if it were not for the many individuals and groups that devoted their time and resources to the project. For this reason, the U.S. Department of Housing and Urban Development's Office of Native American Programs (ONAP) would like to extend its appreciation and gratitude to those involved.

The people who are listed below served on the Summit Planning Committee and provided valuable input throughout the planning process. Therefore, we are acknowledging them for sharing their time to participate in teleconferences and provide creative ideas. Their dedication to Indian housing, community, and economic development is greatly appreciated.

The members of the Summit committee are presented below.

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Special appreciation is extended to:

Creek Color Guard

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## **DISCLAIMER**

The contents of this document represent the recorded results of the Southern Plains Regional Summit with summaries developed by the four Breakout Teams. The document is a summary of participant issues, ideas, and discussions and does not represent the official policy or position of the U.S. Department of Housing and Urban Development.

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## REGIONAL SUMMIT OVERVIEW

The Southern Plains Regional Summit was the third of six Regional Summits held during the spring of 2008. The Summit was held in Tulsa, Oklahoma on April 2 - 3, 2008. Information and results from the six Regional Summits will be used to prepare a consolidated Summit Report and Action Plans.

### **Concept**

The concept behind the HUD/ ONAP Regional Summits is the sharing of knowledge between those actively involved in Indian Country housing. Recognizing the internal wealth of wisdom pertaining to housing goals, problems, and solutions; the Summits were designed to provide settings that facilitate the articulation, discussion and recording of this wisdom.

### **Attendance**

125 participants attended the Southern Plains Summit, including representatives from Tribal housing organizations, Tribal leaders and other Tribal officials, staff from Federal agencies, and individuals from the private and not-for-profit sectors.

### **Breakout tracks**

Working with the Tribes from the Southern Plains Region, four interrelated tracks were identified to be addressed at the Summit:

- 1) Innovative Solutions to Indian Housing Challenges;
- 2) Subsidy Options for Family Housing;
- 3) Sustainable Housing/Green Building; and
- 4) Successful Agency Models.

Summit participants selected one of four topics/tracks and, working in breakout teams, a) discussed their thoughts on creating the vision, i.e., identifying the goals, for their designated track, b) identified, discussed, and prioritized barriers and impediments; and c) developed strategies and action plans to overcome the problems and barriers identified. Facilitators worked with each breakout team to promote the active involvement of each participant and support staff recorded the key points offered by the respective groups. Following each breakout, participants reported their work at plenary sessions.



**Principal Chief Chad Smith, Cherokee Nation, speaking at the Opening Plenary Session**

This document summarizes the proceedings of the Southern Plains Regional Summit. It includes reference documents, such as the Summit Agenda and the Participant List, as well as breakout summaries (organized by track), among other pertinent information.

### **Other Sessions**

The Southern Plains Regional Summit second day's agenda included an additional plenary session that reminded participants of the importance of "*Taking the Message Home*." The Summit ended with an Open Forum that afforded participants a final opportunity to present additional ideas and/or concerns.

### **Cross-cutting Themes**

Throughout the Southern Plains Regional Summit, participants engaged in discussions that focused on creating vision, sharing successes, identifying barriers, and generating strategies and action plans to overcome the barriers identified. As the discussions unfolded, several cross-cutting themes emerged:

- ***Money***

The need for money to support various housing relating initiatives and goals repeated throughout conference discussions. Participants emphasized the importance of learning about funding programs and partnering with Federal and non-Federal intermediaries. Among the (re)sources cited to address money concerns included HUD funding streams, USDA, Fannie Mae, the Oklahoma Housing Finance Agency (OHFA), and Community Action Programs.

- ***Capacity***

The need to build capacity was a recurring theme at the Southern Plains summit. Limited staff coupled with insufficient training on topics such as mortgage subsidies, credit management, homeownership, and program regulations were viewed as culprits to this problem. Participants recommended increased training opportunities, outreach to external partners, and increased education as ways to build capacity.

- ***Knowledge***

Participants consistently cited the need for more knowledge/education among Tribes and decision makers involved in the housing programs. In particular, providing Tribal members with financial education that focuses on financial readiness and self-sufficiency, as well as education on “Green living” was deemed important. Participants also expressed a need to increase lenders’ knowledge of Native American programs and Tribal needs.

- ***Cooperation***

In various discussions, the idea of promoting cooperation emerged as a strategy to help Tribes realize their housing goals. From working with non-profits such as Habitat for Humanity to using third party consumer credit counseling services to creating partnerships between Tribes, the use of cooperative approaches was considered essential to Tribal housing success.

## PARTICIPANT COMMENTS AND OBSERVATIONS

Participants of the Southern Plains Regional Summit were encouraged to provide feedback on the process and content of each track. Comments were captured on evaluation forms. The following comments were taken from the evaluations collected.

*--It was very informative and great.*

*--Good presentation, very educational.*

*--Enjoyed meeting members of group.*

*--I enjoyed the summit.*

*--Learned a lot about USDA program.*

*--Great opportunity to share information; meet new people; and discuss opportunities to assist more people.*

*--Class was very informative! I liked the class participation.*

*--Very educational.*

*--Very well organized.*

*--Thanks for all the work. I enjoyed the discussion and will use the information I learned.*



**Summit Attendees Networking at the Southern Plains  
Indian Housing Association Vendor Fair**



## INTRODUCTION

The Office of Native American Programs (ONAP), Office of Public and Indian Housing, U.S. Department of Housing and Urban Development (HUD) convened stakeholders on April 2-3, 2008, for the Southern Plains 2008 Regional Housing Summit in Tulsa, Oklahoma. This document describes the goals of the ONAP Regional Summits, outlines the Regional Summit process, and summarizes the breakout discussions of attendees for each of the four designated Summit tracks. Additionally, the Summit Agenda, Participant List, and other related documents are included.

### A. Goals of the ONAP Regional Summits

The 2008 HUD/ONAP Regional Summits were held in each of its six regions (Eastern/Woodlands, Northern Plains, Northwest, Southern Plains, Southwest, and Alaska).

After each of the Regional Summits, a summary will be distributed to the participants detailing the activities of the Summit as well as the action plans created in each breakout session. This document will serve as a reference to the participants, individuals, Tribes, groups in other ONAP regions, and other stakeholders in Indian housing and development. More importantly, it will promote the goal of further participation and strategy implementation at the regional level.

### B. The Regional Summit Process

Essential to the Regional Summits is the involvement from Tribes and other key stakeholders. Tribes, Tribal housing programs, (TDHEs) provided input for each regions breakout sessions. The breakout sessions were derived from the shared experience, expertise, and staff, and Tribal members. The promotion of the continued expansion of safe, affordable housing



**Deputy Assistant Secretary Rodger  
Boyd at the Plenary Session**



Figure 1. Summit Tracks

During the Southern Plains Regional Summit, attendees first attended a plenary session that included welcoming remarks from varied stakeholders and an overview of the Summit goals, objectives, procedures, and agenda. Then, upon receiving instruction on the structure and protocol of the breakout sessions, participants selected one of four track options to participate in throughout the Summit. For the balance of the Summit, participants attended breakout sessions, each of which was immediately followed by a plenary session that allowed a representative(s) from each track to present a summary of his/her team's discussions, results, and achievements to the larger group. Each breakout track for the Southern Plains Regional Summit focused discussions on the following:

- Creating the Vision and Sharing Success.
- Identifying Barriers and Impediments.
- Strategies and Action Plans.

The Summit concluded with a final plenary session entitled *Taking the Message Home* that highlighted cross-cutting themes and next steps. This session was followed by the *Open Forum*, which provided an opportunity for participants to present additional ideas, concerns, and/or final thoughts.

### **C. Summary of Breakout Tracks**

Each breakout team began by identifying the respective needs and goals pertaining to its track. Next, the breakout teams identified barriers/impediments to meeting the needs and goals and associated problems. Finally, each breakout team developed strategies and action plans to overcome the barriers identified and presented these during plenary sessions to all attendees.

## TRACK 1

### *Innovative Solutions to Indian Housing Challenges*



Southern Plains Tribes discussed additional leveraging models to supplement existing housing resources such as 184 loans and tax credits.

#### **Track 1 Participants Presenting at Plenary Session**

#### **A. Track 1: Innovative Solutions to Indian Housing Challenges – *Creating Vision and Sharing Success***

In the *Creating Vision and Sharing Success* breakout session, Track 1 participants identified five goals relevant to innovative solutions to Indian housing challenges:

##### **1. New Construction.**

Participants discussed the need to build new, low-maintenance and energy efficient homes with landscaping.

##### **2. Rehab Housing.**

Participants agreed that there is a need to rehab housing for energy efficiency, lower maintenance, and to upgrade the appearance of neighborhoods to include handicap accessibility.

##### **3. Education.**

Participants envisioned various types of education, including homebuyer; financial; and operation and maintenance education for Tribal members, Tribal leaders, employees, and others.

#### 4. Elderly Housing.

Participants discussed having campuses for elderly persons that would include involving youth to facilitate cultural education and diversity programs. The campuses would also include independent and assisted living options.

#### 5. One Stop Shop.

Track 1 participants envisioned a one stop shop that would address the needs of all, regardless of income or geographical area. The one stop shop would address all needs, including deeper subsidies.

### **B. Track 1: Innovative Solutions to Indian Housing Challenges – Identifying Barriers and Impediments**

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 1 identified obstacles related to each of the goals they identified in the previous breakout.

#### 1. New Construction.

Among the items cited as barriers/impediments to building low maintenance, energy efficient homes included political issues, money, lack of information about resources, inaccessibility of NIMBY, (non)availability of suitable land, infrastructure, Bureau of Indian Affairs, and lack of knowledge on Tribal issues by other agencies.

#### 2. Rehab Housing.

In discussing barriers/impediments to rehabbing existing houses, the following items were identified: money, increased cost of rehabbing, relocation costs/availability, lack of manpower (elbow grease), and regulations that guide environmental requirements.

#### 3. Education.

Barriers/Impediments to education included politics, time, interest, capacity, lack of knowledge, and limited commitments from families and Tribal leaders.

#### 4. Elderly Housing.

Participants cited money, fear of change, availability of resources, and regulations of assisted living as impediments to developing elderly housing campuses.

## 5. One Stop Shop.

In discussing items that could prohibit the implementation of a one stop shop, participants noted barriers such as money, duplication of services, and lack of information about resources. Other barriers cited included issues with Tribes versus the Housing Authority in regards to identification of roles and responsibilities; and organizational structure and conflict.

### **C. Track 1: Innovative Solutions to Indian Housing Challenges – Strategies and Action Plans**

Track 1 participants brainstormed solutions to overcome the barriers they identified. For each of the barriers identified, the corresponding strategies/action plans are provided below:

#### 1. For the goal of *New Construction*, the following solutions were discussed:

- Political Issues Solutions:
  - Seek Tribal leaders with vision/unity.
- Money Solutions:
  - VA - \$48,000 Disabled Grant.
  - HUD.
    - Section 184.
    - ICDBG.
    - Title VI.
    - 202/811.
  - Federal Home Loan Bank.
  - USDA.
    - REI, 502, 515, 538, 523 etc.
  - Fannie Mae.
  - Oklahoma Housing Finance Agency (OHFA).
    - Housing Trust Fund.
    - Rural housing linked deposit.
    - HOME.
    - Tax credits.
    - Energy tax credits.
- Lack of Information Solutions:
  - Department of Energy.
  - Energy Efficiency Engineers Institute.
  - Uniform resource web link from HUD.

- NIMBY Solutions:
  - Make yourself part of the community.
  - Continue to educate the community.
- Available Suitable Land Solutions:
  - Knowing your area.
    - Research.
    - Knowledge of land development.
    - Communicate with city regarding fill-in lots.
- Infrastructure Solutions:
  - IHBG Funds.
  - BIA.
    - Tribal roads.
  - Army Corp of Engineers.
  - Tax credits.
- BIA Solutions:
  - Dissolve BIA.
  - Allow Tribes to have their own title plant.
- Lack of Knowledge of Tribal Issues Solutions:
  - Demand other agencies educate themselves.
  - Tribes hold Summit and invite all agencies to discuss Tribal needs.

2. For the goal of *Rehab Housing*, the following solutions were discussed:

- Money Solutions:
  - (See *Money Solutions* above).
  - Low-rent units – Low-Income Housing Tax Credit Program.
- Increased Cost of Rehab Solutions:
  - Donations.
  - Partnering with other non-profits.
    - Habitat for Humanity.
    - Native American Housing Services, Inc.
    - Gifts in kind.
- Relocation Cost/Availability Solutions:
  - Utilize low-rent units.
  - Utilize a vacant unit.
  - Good planning.
- Regulations Solutions:
  - Environmental.

- Standardized regulation across all agencies.
    - Uniform NEPA policy.
  - Politics Solutions:
    - HUD to take role to facilitate a meeting between housing and Tribe to truly educate Tribal leaders about the consequences if the housing (TDHE/IHA) does not follow regulations and statute – “This is what happens IF you don’t follow the rules.”
3. For the goal of *Education*, the following solutions were discussed:
- Time and Interest Solutions:
    - Develop an education plan.
      - Day care.
      - Location.
      - Meal (partner with local companies).
    - Develop a plan with staff.
  - Capacity Solutions:
    - Partner with 3<sup>rd</sup> party companies.
      - Consumer credit counseling services.
      - CAP agencies.
4. For the goal of *Elderly Housing*, the following solutions were discussed:
- Money Solutions:
    - Tax credits.
    - USDA.
      - 515.
    - HUD.
      - 202/811.
      - IHBG.
    - Fannie Mae.
      - Community Express/Tribal Express.
    - OHFA.
      - HOME funds.
    - Rural Housing Economic Development.
    - CDFI.
      - Oweesta.
  - Fear of Change Solutions:
    - Open House to invite elders to view property.
    - Counseling from a peer rather than a housing director.
    - Create a resource list.

- Include faith-based initiatives.
  - Local amenities.
  - Title VI program information.
- Regulations of Assisted Living Solutions:
  - Work with elected national officials to change regulations so they are not so cumbersome.

5. For the goal of *One Stop Shop*, the following solutions were discussed:

- Duplication of Services Solutions:
  - Define and communicate responsibilities of each entities role (Tribe vs. TDHE).
- Lack of Information Solutions:
  - Repeat education.



## TRACK 2

### *Subsidy Options for Family Housing*



Track 2 participants discussed meeting family needs in rental and homeownership utilizing several subsidy models.

#### **Track 2 Participants Presenting At Plenary Session**

#### **A. Track 2: Subsidy Options for Family Housing – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, Track 2 participants identified several goals/ideas for meeting family needs in rental and homeownership using subsidy models:

1. Subsidize Capital for Mortgage Finance and/or Development of Homeownership.
2. Helping to Teach Tribal Members and Low Income Tenants Financial Readiness and Self-Sufficiency.
3. Develop an Effective Preventative Maintenance Program/Plan.

#### **B. Track 2: Subsidy Options for Family Housing – Identifying Barriers and Impediments**

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 2 identified obstacles related to each of the goals they identified in the previous breakout.

1. Subsidize Capital for Mortgage Finance and/or Development of Homeownership.

Participants discussed both internal and external barriers in regards to the need for subsidized capital. In terms of internal barriers, they cited issues such as organizational capacity, i.e., limited capacity of staff/personnel to implement program rules and

regulations, ability to originate loans; credit worthiness and payment history of tenants/applicants; balance between subsidizing and self-sufficiency; and the need for clear and consistent communication channels at all organizational levels.

In terms of external barriers, participants noted problems with identifying lenders, understanding the process of borrowing money, and the eligibility of participants. Other external barriers included working with leaders that supersede policies in place and challenges of development, i.e., finding suitable real estate to develop, training and education of participants, BIA and Trust property issues, among other items.

## 2. Helping to Teach Tribal Members and Low Income Tenants Financial Readiness and Self-Sufficiency.

Among the barriers to teaching financial readiness and self sufficiency to Tribal members and low income tenants included issues with building trust with clients, the lack of awareness and accessibility of programs available, and undeveloped or lack of counseling/orientation programs. Participants also discussed the need for training to educate Tribal members and issues about the eligibility of the customers.

## 3. Develop an Effective Preventative Maintenance Program/Plan.

Participants felt that cooperation between Tribes and lack of funding were major impediments to the development of effective preventative maintenance plans. Other impediments included a need for balance between subsidizing and self sufficiency, enforcement of routine inspections and the perception of a “disincentive” to take care of homes.

### **C. Track 2: Subsidy Options for Family Housing – Strategies and Action Plans**

Track 2 participants discussed strategies and actions plans to overcome the barriers they identified in the previous session. Proposed strategies and action plans for each barrier per focus area are listed below.

1. Subsidize Capital for Mortgage Finance and/or Development of Homeownership.
  - Organizational Capacity Solutions:
    - Designate staff to be trained on mortgage subsidies to determine if this option is viable for the Tribe/TDHE.
  - Credit Worthiness/Payment History Solutions:
    - Develop a series of trainings to explain the importance of good credit, homeownership classes and the mortgage process.
    - Case Management Services for credit repair.

- Identifying Market and Partner Solutions:
    - Explore lending opportunities for Tribal members with lending institutions.
2. Helping to Teach Tribal Members and Low Income Tenants Financial Readiness and Self-Sufficiency.
- Eligibility of Customer Solutions:
    - Revisit policy to allow for flexibility.
    - Require credit counseling (homebuyers, financial education).
  - Undeveloped or Lack of Counseling/Orientation Programs Solutions:
    - Retention of trained employees.
    - Trained/certified counselor.
    - Develop an orientation program for clients.
    - Outside source partner.
  - Training Solutions:
    - Earned Income Tax Credits – Can be advanced refundable credit.
    - Lunch and learn.
    - Monthly meeting with tenants discussing issues and demonstration of how to do typical repairs.
    - Newsletter – update on current events and use as an education tool for maintenance.
    - Home fair.
  - Awareness and Accessibility of Programs Available Solutions:
    - OHFA resource book.
    - USDA Rural Development.
    - Community Action Programs.
    - REI.
    - ROSS Grant (IDA).
  - Building Trust with Clients Solutions:
    - Lunch and learn.
    - Youth education.
    - Get to know family.
3. Develop an Effective Preventative Maintenance Program/Plan.
- Balance between Subsidizing and Self Sufficiency Solutions:
    - Funding internal use of funds.
    - Policies and implementation.
    - Funding external use of funds.

- Contact person who as the knowledge of the resources and community partnerships.
- Recommend resident service person.
- Funding Solutions:
  - Internal.
    - LIHEAP.
    - Social services.
    - Tax funding with Tribe.
  - External.
    - 504 loan/Grant USDA.
    - Community Action Programs (weatherization, stove and refrigeration).
    - PSSF through ICW.
    - OHFA.
- Enforcement of Routine Inspections Solutions:
  - Enforce inspection on mutual help/lease purchase.
  - Stagger inspections: 1<sup>st</sup> year – 8 inspections then 2 times a year, then annually.
- Incentive to Take Care of Home Solutions:
  - Yard of the month.
  - Reward with products.
  - Donation partnerships, casino, Tribe.
  - Community meeting to educate and inform of expectations.
- Cooperation between Tribes Solutions:
  - Compile contacts for resources.
  - Designate one person to be responsible for developing a partnership with other Tribes.

## TRACK 3

### *Sustainable Housing/Green Building*



**Track 3 Participants Sharing Their Discussions During Plenary Session**

Track 3 participants discussed the role of mortgages in successful Indian housing programs and overcoming fear of mortgages. Participants also shared experiences with “Green Building” and the risks and opportunities associated with it.

#### **A. Track 3: Sustainable Housing/Green Building – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, participants identified their top goals/ideas relevant to sustainable housing/green building:

1. Overcome Fear of Obtaining Home Mortgage.
2. Housing Counseling.
3. Income Guidelines for Eligibility.
4. Compare Additional Costs to Benefits and Savings of Green Building.
5. Define Green Building.

#### **B. Track 3: Sustainable Housing/Green Building – Identifying Barriers and Impediments**

During the second breakout session, *Identifying Barriers and Impediments*, members of Track 3 identified obstacles related to each of the goals they identified in the previous breakout.

## 1. Overcome Fear of Obtaining Home Mortgage.

Among the barriers cited for overcoming fear of obtaining home mortgages included:

- Lack of understanding.
- Fear of asking questions.
- Fear of long term financial obligation.
- Clarify lending terminology.
- Fear of denial.
- Fear of unknown.
- Lack of confidence.
- Fear of responsibility (utilities & maintenance).
- Entitlement mind-set.
- Fear of debt.
- Lack of education.

## 2. Housing Counseling.

In discussing barriers to providing housing counseling, participants cited a lack of education as an impediment. Specifically, financial literacy addressing saving skills, budgeting, improving credit scores, and investments was deemed necessary. Participants also expressed a need to create incentives to improve credit and to educate caring counselors.

## 3. Income Guidelines for Eligibility.

Among the barriers to income guidelines for eligibility included lender's lack of knowledge on Native American Programs; lender's lack of knowledge on low income applicants' financial situations; HUD income limits being too low; and 184 loans being too strict.

## 4. Compare Additional Costs to Benefits and Savings of Green Building.

Track 3 participants identified the following barriers to comparing additional costs to benefits and savings of Green Building:

- Lack of knowledge on Green Building.
- Lack of guidelines.
- Cost of Green Building exceeds HUD TDC.
- Solar doesn't work everywhere.
- Access of local materials.

## 5. Define Green Building.

Two major barriers surfaced during the discussion of defining Green Building: lack of education, and lack of consistency of regulations and definitions among State and Federal agencies.

### **C. Track 3: Sustainable Housing/Green Building – Strategies and Action Plans**

Track 3 participants discussed strategies and actions plans to overcome the barriers they identified in the previous session. Proposed strategies and action plans per each focus area are listed below.

1. Overcome Fear of Obtaining Home Mortgage Solutions:
  - Develop homeowner education programs.
  - Tribes and Housing Authorities partner with local lenders.
    - Lenders train Tribal and HA Staff to take loan application and package loans.
    - Tribal and HA staff submit loan packages to lenders to process loans.
2. Housing Counseling Solutions:
  - Work with Tribal staff to become an advocate for Tribal housing.
  - Homebuyer training classes.
  - Network with other Tribes and TDHEs.
3. Income Guidelines for Eligibility Solutions:
  - 184 lender guidelines need to be changed to waive credit scoring criteria where collections aren't included unless they can become a lien against the property.
  - Invite local lenders to meetings to educate them.
  - Work with Department of Comptrollers of Currency (DOCC) and other regulatory agencies to assure loan data complies with Community Reinvestment Act (CRA).
  - Report accurate statistics on loans made to Native Americans.
  - Encourage HUD to reanalyze income limits in low income areas.
4. Compare Additional Costs to Benefits and Savings of Green Building Solutions:
  - Grants.
    - USDA – 502 are currently available.
    - OHFA – 2009 Tax Credit applications through OHFA will give additional points to Tax Credit Projects containing Green Design as a component of the project.
  - When return on investment exceeds 7 years, it is not cost effective.
  - Investigate and determine funding sources for Green Building.
    - Grants have 100% return.
    - Analyze if loan is worth the return on investment.

5. Define Green Building Solutions:

- Sustainable design is a safe and affordable design that will last for years.
  - Using a resource you are not depleting.
  - Using a resource that will last a long time.
- Anything that reduces emission of carbon dioxide.
- Anything that reduces use of energy.
- Leadership In Energy and Environmental Design (LEED).
- LEED certification.
- State requirements for LEED certification.
- Solar - hot water panels.
- Wind turbines - cost of wind turbines is usually not cost effective in most states.
- Enterprise Foundation provides grants up to \$60,000.00 without leverage funds.
- Xeriscape, pronounced “Zero-Scape,” landscaping – almost no water needed.



## TRACK 4

### *Successful Agency Models*



**Track 4 Team Members Making  
Presentation During Plenary Session**

Innovative Tribes and State/Federal agencies shared organizational models and Track 4 participants discussed strategies for implementing the models.

#### **A. Track 4: Successful Agency Models – Creating Vision and Sharing Success**

In the *Creating Vision and Sharing Success* breakout session, Track 4 participants identified the following goals:

1. Delivery of Seamless Services.
2. Define a Successful Model for Delivering Services.
3. Implement Education of Decision Makers Involved in the Housing Program.

#### **B. Track 4: Successful Agency Models – Identifying Barriers and Impediments**

During the second breakout session, Track 4 participants identified barriers and impediments to establishing successful agency models.

Among the barriers cited related to delivery of seamless services included power struggle and blaming each other, ineffective communication, and decision makers unaware of the programs and the requirements.

As Track 4 participants discussed how to define a successful model for delivering services, the following barriers were cited: difference in size and structure among the Tribes; agreement of roles and responsibilities of the board, the Tribe and the housing

staff; frequent turnover; Tribal inexperience with housing; and lack of support and cooperation from decision makers.

Finally, participants discussed barriers to implementing education of decision makers involved in the housing program. Participants identified the following issues:

- Don't take advantage of training opportunities.
- Large volume of information that they need to know (no reinforcement). Housing is complicated.
- Lack of consistent and accurate information.
- Time, funding and technology.

### **C. Track 4: Successful Agency Models – Strategies and Action Plans**

Track 4 participants discussed strategies and actions plans to overcome the barriers they identified in the previous session. Proposed strategies and action plans per each focus area are listed below.

1. Delivery of Seamless Services Solutions:
  - Develop a unified purpose.
  - Schedule regular meetings to share information with a consistent message.
  - Be proactive and positive. Attend all opportunities to speak and communicate in a positive way.
  - Distribute printed material detailing all programs and requirements.
  - Hold public meetings and leadership meetings to explain services and requirements.
2. Define a Successful Model for Delivering Services Solutions:
  - Roundtable meeting of all involved to come to a consensus on roles and responsibilities.
  - Development of MOA.
  - Develop desk guide for all positions.
  - Pay comparability study.
  - Leveraging of funds to increase admin for staff.
  - Educate.
  - Establish mentorship with impartial entity.
  - Define approach for gaining cooperation.
  - Hold retreat with an impartial effective facilitator.

3. Implement Education of Decision Makers Involved in the Housing Program  
Solutions:

- Mandatory BOC training in first year. (Bylaw or policy change).
- Incentive for staff and BOC (pay raise for attending and passing test).
- Furnish commissioner packets with useful, basic information.
- Orientation of all involved in housing.
- All materials furnished should be standard for all decision makers.
- Good record keeping and advanced planning.
- Budgeting.

## Attachment 1

### *Agenda*

**Southern Plains Regional Housing Summit**  
***“Sharing Our Successes: Tribes Building New Relationships To Solve Housing Needs”***  
**April 2 - 3, 2008**  
**Tulsa, OK**

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**Day 1: Wednesday, April 2<sup>nd</sup>**

- 7:00 a.m.      Registration
- 8:30 a.m.      Plenary Session – Welcome and Opening Ceremonies
- Call to Order
  - Blessing by Tribal Elder or Leader
  - Creek Color Guard – Presentation of Colors
  - Welcome by ONAP Regional Administrator Wayne Sims
  - Welcoming Remarks by Elected Tribal Leaders
    - Chad Smith, Principal Chief, Cherokee Nation
    - Bill Anoatubby, Governor, Chickasaw Nation
    - A.D. Ellis, Principal Chief, Muscogee (Creek) Nation of Oklahoma
    - Jim Gray, Principal Chief, Osage Nation
    - Gary Batton, Assistant Chief, Choctaw Nation of Oklahoma
- 9:30 a.m.      Rodger Boyd, Deputy Assistant Secretary
- 9:45 a.m.      Break-Out Session Structure and Protocol
- 10:00 a.m.      BREAK
- 10:15 a.m.      Break-Out Session One (participants select one of four tracks)
- Creating the vision and sharing success
- Noon              Lunch (on your own)
- 1:30 p.m.      Plenary Session – Team Reports from Session One
- 2:15 p.m.      BREAK
-

- 2:30 p.m. Break-Out Session Two (participants stay in selected track)
- Identifying Barriers and Impediments
- 4:00 p.m. Plenary Session – Team Reports from Session Two
- Kelly Haney, Principal Chief, Seminole Nation of Oklahoma
- 5:00 p.m. ADJOURN

**Day 2: Thursday, April 3<sup>rd</sup>**

- 8:30 a.m. Plenary Session
- Blessing
  - Recap of Day One – Bob Gauthier
  - Brent Kisling, State Director, USDA Rural Development
  - Dennis Shockley, Executive Director, Oklahoma Housing Finance Agency
- 9:15 a.m. Break-Out Session Three (participants stay in selected track)
- Strategies and Action Plans
- 10:15 a.m. BREAK
- 10:30 a.m. Break-Out Session Three (continued)
- Noon Lunch (on your own)
- 1:15 p.m. Plenary Session – Team Reports from Session Three
- 2:15 p.m. Plenary Session – Taking the Message Home
- 2:30 p.m. Open Forum – Opportunity for participants to present additional ideas and/or concerns
- 3:30 p.m. ADJOURN

## Attachment 2

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## ATTACHMENT 3

### *Summit Breakout Summaries*

#### 2008 HUD ONAP Regional Summit – Southern Plains

Track One-Innovative Solutions to Indian Housing Challenges		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Build New Low-Maintenance & Energy Efficient Homes with Landscaping	<ul style="list-style-type: none"> <li>• Political issues</li> <li>• Money</li> <li>• Lack of information about resources</li> <li>• NIMBY (not in my back yard)</li> <li>• Available suitable land</li> <li>• Infrastructure</li> <li>• Bureau of Indian Affairs</li> <li>• Lack of knowledge on Tribal issues by other agencies</li> </ul>	<ul style="list-style-type: none"> <li>• Seek Tribal leaders with vision/unity</li> <li>• VA - \$48,000 Disability Grant</li> <li>• HUD <ul style="list-style-type: none"> <li>○ Section 184</li> <li>○ ICDBG</li> <li>○ Title VI</li> <li>○ 202/811</li> </ul> </li> <li>• Federal Home Bank loan</li> <li>• USDA</li> <li>• Fannie Mae</li> <li>• Oklahoma Housing Finance Agency (OHFA) <ul style="list-style-type: none"> <li>○ Housing trust fund</li> <li>○ Rural housing linked deposit</li> <li>○ HOME</li> <li>○ Tax credits</li> </ul> </li> <li>• Energy tax credits</li> <li>• Resources to consider <ul style="list-style-type: none"> <li>○ Department of Energy</li> </ul> </li> </ul>

Track One-Innovative Solutions to Indian Housing Challenges		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
		<ul style="list-style-type: none"> <li>○ Energy Efficiency Engineers Institute</li> <li>○ Uniform resource web link from HUD</li> <li>• Make yourself part of the community for NIMBY</li> <li>• Continue to educate the community</li> <li>• Know your area / identify suitable land               <ul style="list-style-type: none"> <li>○ Research</li> <li>○ Knowledge of land development</li> <li>○ Communicate with city for fill-in lots</li> </ul> </li> <li>• To create infrastructure consider using:               <ul style="list-style-type: none"> <li>○ IHBG funds</li> <li>○ BIA roads</li> <li>○ Army Corp of Engineers</li> <li>○ Tax Credits</li> </ul> </li> <li>• Dissolve BIA</li> <li>• Allow Tribes to have their own title plant</li> <li>• Demand other agencies to educate themselves</li> <li>• Tribes hold summit and invite all agencies to discuss Tribal needs</li> </ul>



Track One-Innovative Solutions to Indian Housing Challenges		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Rehab Housing For Energy Efficiency, Lower Maintenance and To Upgrade Appearance of Neighborhoods To Include Handicap Accessibility	<ul style="list-style-type: none"> <li>• Lack of elbow grease</li> <li>• Money</li> <li>• Increased cost of rehab</li> <li>• Relocation cost/availability</li> <li>• Regulations               <ul style="list-style-type: none"> <li>○ Useful life</li> <li>○ Environmental requirements</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Low rent unties – low income housing tax credit program</li> <li>• Donations</li> <li>• Partnering with other non-profits               <ul style="list-style-type: none"> <li>○ Habitat for Humanity</li> <li>○ Native American Housing Services</li> <li>○ Gifts in kind</li> </ul> </li> <li>• Use low rent units for relocation costs</li> <li>• Use vacant units for same</li> <li>• Good planning for rehab</li> <li>• Environmental regulations need standardization across agencies</li> <li>• Need a uniform NEPA policy</li> </ul>

Track One-Innovative Solutions to Indian Housing Challenges		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Education – Homebuyer; Financial; Operation & Maintenance of Home for All People (Tribal Members, Tribal Leaders, Participants, Employees, Etc.)	<ul style="list-style-type: none"> <li>• Politics</li> <li>• Time and interest</li> <li>• Capacity</li> <li>• Lack of knowledge</li> <li>• Commitments               <ul style="list-style-type: none"> <li>○ Family</li> <li>○ Tribal leaders</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• HUD to take role to facilitate a meeting between Housing Authority and Tribe for education and understanding regulations and consequence for not complying with regulations</li> <li>• Develop an education plan               <ul style="list-style-type: none"> <li>○ Day Care</li> <li>○ Location</li> <li>○ Meal (partner with local companies)</li> </ul> </li> <li>• Develop plan with staff</li> <li>• Partner with 3<sup>rd</sup> party companies               <ul style="list-style-type: none"> <li>○ Consumer credit counseling services</li> <li>○ CAP agencies</li> </ul> </li> </ul>
Elderly Housing (Elderly Campuses with Youth to Facilitate Cultural Education and Diversity and Independent and Assisted Living)	<ul style="list-style-type: none"> <li>• Money</li> <li>• Fear of change</li> <li>• Availability of services</li> <li>• Regulations of assisted living</li> </ul>	<ul style="list-style-type: none"> <li>• Open house to invite elders to view property</li> <li>• Counseling from a peer rather than housing staff</li> <li>• Create a resource list               <ul style="list-style-type: none"> <li>○ Include faith-based initiatives</li> <li>○ Local amenities</li> <li>○ Title VI program information</li> </ul> </li> <li>• Work with elected national officials to change and streamline regulations</li> </ul>

Track One-Innovative Solutions to Indian Housing Challenges		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
One Stop Shop - For All Income and All Areas, All Needs Including Deeper Subsidies	<ul style="list-style-type: none"> <li>• Money</li> <li>• Duplication of services</li> <li>• Tribe vs. Housing Authority – identify roles and responsibilities</li> <li>• Lack of information about resources</li> <li>• Organizational structure and conflict</li> </ul>	<ul style="list-style-type: none"> <li>• Funding avenues <ul style="list-style-type: none"> <li>○ Rural housing economic development</li> <li>○ CDFI</li> <li>○ Oweesta</li> </ul> </li> <li>• Define and communicate responsibilities of each entities role (Tribe vs. Housing Authority)</li> <li>• Repeat education</li> </ul>

Track Two-Subsidy Options for Family Housing		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Subsidize Capital for Mortgage Finance and/or Development of Homeownership	<p><u>Internal Issues:</u></p> <ul style="list-style-type: none"> <li>Organizational Capacity: limited capacity of staff/personnel to implement program rules and regulations, ability to originate loans</li> <li>Balance between subsidizing and self-sufficiency</li> <li>Credit worthiness and payment history of tenant/applicant</li> <li>Clear and consistent communication channel at all organizational levels compounded by departmentalization/specialization</li> </ul> <p><u>External Issues:</u></p> <ul style="list-style-type: none"> <li>Identifying market and partners (lenders, eligibility of participants, process of borrowing money, etc.)</li> <li>Leaders that supersede policies in place</li> <li>Challenge of development, i.e., finding suitable real estate to develop, training and education of participants, credit history, BIA and Trust property issues, problems with secondary market</li> </ul>	<ul style="list-style-type: none"> <li>Designate staff to be trained on mortgage subsidies to determine if this option is viable for the Tribe/TDHE</li> <li>Develop a series of trainings to explain the importance of good credit, homeownership classes and the mortgage process</li> <li>Case management services for credit repair</li> <li>Explore lending opportunities for Tribal members with lending institutions</li> </ul>

Track Two-Subsidy Options for Family Housing		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Helping to Teach Tribal Members and Low-Income Tenants Financial Readiness and Self-sufficiency	<ul style="list-style-type: none"> <li>• Eligibility of the customers</li> <li>• Undeveloped or lack of counseling/orientation programs</li> <li>• Training to educate our Tribal members</li> <li>• Awareness and accessibility of programs available</li> <li>• Building trust with clients</li> </ul>	<ul style="list-style-type: none"> <li>• Second chance – work with tenant – address problem, revisit policy to allow for flexibility</li> <li>• Require credit counseling (homebuyers)</li> <li>• Retention of trained employees</li> <li>• Trained/certified counselor</li> <li>• Develop an orientation program for clients</li> <li>• Outside source partner</li> <li>• Earned Income Tax Credits – can be advanced refundable credit</li> <li>• Lunch and learn</li> <li>• Monthly meeting with tenants discussing issues and demonstration of how to do typical repairs</li> <li>• Newsletter – update on current events and use as an education tool for maintenance</li> <li>• Home Fair</li> <li>• OHFA Resource Book</li> <li>• USDA Rural Development</li> <li>• Community Action Programs</li> <li>• REI</li> <li>• ROSS Grant (IDA)</li> <li>• Youth education</li> <li>• Get to know family</li> </ul>

Track Two-Subsidy Options for Family Housing		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Develop an Effective Preventative Maintenance Program/Plan	<ul style="list-style-type: none"> <li>• Balance between subsidizing and self sufficiency</li> <li>• Funding</li> <li>• Enforcement of Routine Inspections</li> <li>• Disincentive to take care of home</li> <li>• Cooperation between Tribes</li> </ul>	<ul style="list-style-type: none"> <li>• Funding: internal and external use of funds</li> <li>• Policies and implementation</li> <li>• Contact person who has the knowledge of the resources and community partnerships</li> <li>• Recommend resident service person</li> <li>• Internal: <ul style="list-style-type: none"> <li>○ LIHEAP</li> <li>○ Social Services</li> <li>○ Tax funding with Tribe</li> </ul> </li> <li>• External: <ul style="list-style-type: none"> <li>○ 504 loan/Grant USDA</li> <li>○ Community Action Programs</li> <li>○ (weatherization, stove and refrigeration)</li> <li>○ OHFA</li> </ul> </li> <li>• Enforce inspection on mutual help/lease purchase</li> <li>• Stagger inspections: 1st year – 8, then 2 times a year, then annually</li> <li>• Yard of the month</li> <li>• Reward with products (donation partnerships, casino, Tribe)</li> <li>• Community meeting to educate and inform of expectations</li> <li>• Compile contacts for resources</li> <li>• Designate one person to be responsible for developing a partnership with other Tribes</li> </ul>

Track Three-Sustainable Housing/Green Building		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Overcome Fear of Obtaining Home Mortgage	<ul style="list-style-type: none"> <li>• Lack of understanding process</li> <li>• Afraid to ask questions</li> <li>• Fear of long-term financial obligations</li> <li>• Lending terminology is not understood clearly (i.e. escrow, FICA scores, etc.)</li> <li>• Fear of unknown and denial</li> <li>• Lack of confidence</li> <li>• Fear of commitment - Paying own utilities and maintenance</li> <li>• Mindset of Tribal members.....sense of entitlement</li> <li>• Fearful of debt</li> <li>• Education</li> </ul>	<ul style="list-style-type: none"> <li>• Develop homeowner education programs</li> <li>• Tribes and Housing Authorities partner with local lenders <ul style="list-style-type: none"> <li>○ Lenders train Tribal and HA staff to take loan application and package loans</li> <li>○ Tribal and HA staff submit loan packages to lenders to process loans</li> </ul> </li> </ul>
Housing Counseling	<ul style="list-style-type: none"> <li>• Education – lack of knowledge</li> </ul>	<ul style="list-style-type: none"> <li>• Work with Tribal staff to become an advocate for Tribal housing</li> <li>• Homebuyer training classes</li> <li>• Network with other Tribes and TDHEs</li> </ul>

Income Guidelines for Eligibility	<ul style="list-style-type: none"> <li>• Lender's lack of knowledge on Native American programs</li> <li>• Lender's lack of knowledge on low income applicants financial situations</li> <li>• HUD income limits are too low</li> <li>• 184 Loans are too strict</li> </ul>	<ul style="list-style-type: none"> <li>• Change 184 lenders guidelines to waive collections unless they can become a lien against the property</li> <li>• Invite local lenders to meetings to educate them</li> <li>• Work with Department of Comptrollers of Currency (DOCC) and other regulatory agencies to assure loan data complies with Community Reinvestment Act (CRA)</li> <li>• Report accurate statistics on loans made to Native Americans</li> <li>• Encourage HUD to reanalyze income limits in low income areas</li> </ul>
Compare Additional Costs to Benefits and Savings of Green Building	<ul style="list-style-type: none"> <li>• Lack of knowledge on green building</li> <li>• Lack of guidelines</li> <li>• Cost of green building exceeds HUD TDC</li> </ul>	<ul style="list-style-type: none"> <li>• Grants: <ul style="list-style-type: none"> <li>○ USDA – 502 are currently available</li> <li>○ OHFA – 2009 tax credit applications through</li> </ul> </li> <li>• OHFA will give additional points to tax credit projects containing green design as a component of the project</li> <li>• When return on investment (ROI) exceeds 7 years then it is not cost effective</li> <li>• Investigate and determine funding sources for green building: <ul style="list-style-type: none"> <li>○ Grants have 100% return</li> <li>○ Analyze if loan is worth the R.O.I.</li> </ul> </li> </ul>



Define Green Building	<ul style="list-style-type: none"> <li>• Lack of working definition of green design and building</li> <li>• Lack of access to green building knowledge</li> <li>• Lack of guidelines</li> <li>• Cost of green building exceeds HUD's TDC</li> <li>• Green material not readily available</li> </ul>	<ul style="list-style-type: none"> <li>• Sustainable design is a safe and affordable design that will last for years <ul style="list-style-type: none"> <li>○ Using a resource you are not depleting</li> <li>○ Using a resource that will last a long time</li> </ul> </li> <li>• Anything that reduces emission of carbon dioxide</li> <li>• Anything that reduces use of energy</li> <li>• Leadership in Energy and Environmental Design (LEED)</li> <li>• LEED Certification</li> <li>• State requirements for LEED certification</li> <li>• Solar – hot water panels</li> <li>• Wind turbines – cost of wind turbines is usually not cost effective in most states</li> <li>• Enterprise Foundation provides grants up to \$60,000 w/o leverage funds</li> <li>• Xeriscape, pronounced “Zero-Scape,” landscaping – almost no water needed</li> </ul>
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Track Four-Successful Agency Models		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Delivery of Seamless Services	<ul style="list-style-type: none"> <li>• Power struggle and blaming each other</li> <li>• Ineffective communication</li> <li>• Decision makers unaware of the programs and the requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Develop a unified purpose</li> <li>• Schedule regular meetings to share information with a consistent message</li> <li>• Be proactive and positive</li> <li>• Attend all opportunities to speak and communicate in a positive way</li> <li>• Distribute printed material detailing all programs and requirements</li> <li>• Hold public meetings and leadership meetings to explain services and requirements</li> </ul>
Define A Successful Model for Delivering Services	<ul style="list-style-type: none"> <li>• Difference in size and structure among the Tribes</li> <li>• Agreement of roles and responsibilities of the board, the Tribe and the housing staff</li> <li>• Frequent turnover</li> <li>• Tribal inexperience with housing</li> <li>• Lack of support and cooperation from decision makers</li> </ul>	<ul style="list-style-type: none"> <li>• Roundtable meeting of all involved to come to a consensus on roles and responsibilities</li> <li>• Development of MOA</li> <li>• Develop desk guide for all positions</li> <li>• Pay comparability study</li> <li>• Leveraging of funds to increase admin for staff</li> <li>• Establish mentorship with impartial entity</li> <li>• Define approach for gaining cooperation</li> <li>• Hold retreat with an effective facilitator</li> </ul>

Track Four-Successful Agency Models		
Creating the Vision & Sharing Success	Identifying Barriers & Impediments	Strategies and Action Plans
Implement Education of Decision Makers Involved in the Housing Program	<ul style="list-style-type: none"> <li>• Don't take advantage of training opportunities</li> <li>• Large volume of information that they need to know (no reinforcement)</li> <li>• Housing is complicated</li> <li>• Lack of consistent and accurate information</li> <li>• Time, funding and technology</li> </ul>	<ul style="list-style-type: none"> <li>• Mandatory BOC training in first year (bylaw or policy change)</li> <li>• Incentive for staff and BOC (pay raise for attending and passing test)</li> <li>• Furnish commissioner packets with useful, basic information</li> <li>• Orientation of all involved in housing</li> <li>• All materials furnished should be standard for all decision makers</li> <li>• Good record keeping</li> <li>• Advanced planning</li> <li>• Budgeting</li> </ul>